



Open Enrollment Checklist: eHealthInsurance Helps Consumers Choose the Right Health Insurance Coverage for 2013

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Oct 08, 2012 (Marketwire via COMTEX) --Today [eHealthInsurance](#) (NASDAQ: EHTH), America's first and largest private health insurance exchange, released a checklist designed to help people with employer-sponsored health insurance choose the right plan for their personal needs and budget during this year's open enrollment season.

Open enrollment is the period when workers receiving health insurance and other benefits from their employers are asked to make personal coverage selections for the coming year. For many employers and employees, open enrollment for the 2013 calendar-year will occur between October and December 2012.

"Choosing the right health insurance plan isn't easy, even for those offered coverage through an employer" said Gary Matalucci, eHealthInsurance Vice President of Customer Care. "As the cost of employer-sponsored plans increases, some consumers may wonder how to stretch their dollars. At eHealthInsurance, we encourage consumers to carefully review all their coverage options to find the best match for their needs. We've prepared this year's checklist to help during the decision process."

A printable PDF version of the checklist can be [downloaded here](#) or from eHealthInsurance's [Media Center](#).

eHealthInsurance Open Enrollment Checklist

Premium Increases -- First, check to see if your share of the monthly premium for employer-based health insurance is increasing. That's the amount of money taken directly from your wages. If you can't afford the premium for your current plan, consider less expensive coverage options from your employer or an individually-purchased plan.

Deductibles, Copays and Out-of-pocket Costs -- Since your real health care costs are about more than just monthly premiums, check to see if the prescription drug or office visit copayments have changed for your health insurance plan. Look at the annual deductible too, and your annual out-of-pocket maximum. Some employers keep rising premiums in check by increasing your liability in other cost-sharing categories.

Changes to Your Benefits -- Will you still receive the same level of coverage as last year for prescription drugs, hospital or lab services, and other benefits? Employers often re-negotiate terms during open enrollment which may result in changed benefits. If you're sticking with the same plan, find out if your coverage levels have changed.

Discontinued Health Plans -- If your 2012 health insurance plan is being discontinued in 2013, find out if your company offers any other coverage options - especially if you or a dependent have a pre-existing medical condition.

Your Health Care Needs -- Have your own or your family's health care needs changed over the last year? If the answer is yes, it may be time to consider a health insurance plan with a different balance of benefits.

Spouses and Dependents -- Make sure your employer is still extending coverage to spouses and dependents, or if they have reduced their contributions toward dependents' monthly premiums. If you have an adult child under age 26 on your plan, find out how much your employer contributes toward his or her monthly premiums and compare that with the price of other coverage options. If your spouse has employer-sponsored coverage too, find out if it's more cost-effective to insure certain family members under your spouse's plan instead.

Network Doctors -- Has your employer switched insurance companies or plans? Are you considering a different employer-sponsored plan for 2013? If yes, check to see if your current doctors and hospitals are still participating providers under the new plan.

Flexible Spending Accounts (FSAs) -- If you value your FSA and have used it in the past, note that the amount of pre-tax dollars you can save in an FSA is being reduced for 2013. The new annual maximum will be \$2,500. If that's insufficient for your needs, consider moving to an HSA-eligible health insurance plan, if your employer offers one, and open a Health Savings Account.

Health Savings Accounts (HSAs) -- Paired with a Health Savings Account, HSA-eligible health insurance plans provide special tax advantages. Similar to FSAs, money saved in an HSA can be used to pay for many medical expenses. Unlike FSAs, money in your HSA is yours to keep and rolls over from year to year. The pre-tax/tax deductible contribution limit for HSAs in 2013 is \$3,250 for individual coverage or \$6,450 for family coverage.

Layoff Concerns -- If you are concerned that you may be laid off in the coming year, start reviewing every plan available from your employer now. You may be able to choose a plan during this open enrollment period that would cost less if you were later required to pay the entire premium through COBRA. COBRA is the federal law allowing you to temporarily keep your employer-based coverage after a lay off, at your own cost. Always make sure that the plan you choose will cover the health care benefits you need for the coming year.

Know All Your Options -- If your employer is no longer offering health insurance or if the coverage they offer is no longer affordable, work with a licensed agent or go to [eHealthInsurance.com](#) to learn about individually-purchased health insurance options in your area. Insurers are always looking for new ways to innovate and attract customers. For example, in several states, persons purchasing individual or family plans with high deductibles may be able to earn decreases in their deductibles of up to 50% by keeping their utilization of medical care in check. Health care reforms have also made individually-purchased coverage more robust, but remember that until 2014 persons with pre-existing medical conditions may be declined for individually-purchased coverage in most states.

Additional Consumer Resources:

- Download and print a copy of eHealthInsurance's [Open Enrollment Checklist for 2012](#)
- Read our [open enrollment tips](#) and learn how to make the most of the new [Summary of Benefits and Coverage](#) forms made available through a provision of the Affordable Care Act
- Download or request a FREE printed copy of our book, [Individual Health Insurance For Dummies](#), produced in cooperation with For Dummies®, a branded imprint of Wiley, and co-authored by eHealthInsurance
- Follow eHealthInsurance's consumer blog, [Get Smart - Get Covered](#)
- Browse our answers to real-life health insurance questions on [Yahoo Answers](#)
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About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, America's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. eHealthInsurance offers thousands of individual, family and small business health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. Through the company's eHealthTechnology solution (www.eHealthTechnology.com), eHealth is also a leading provider of health insurance exchange technology. eHealthTechnology's exchange platform provides a suite of hosted e-commerce solutions that enable health plan providers, resellers and government entities to market and distribute products online. eHealth, Inc. also provides powerful online and pharmacy-based tools to help seniors navigate Medicare health insurance options, choose the right plan and enroll in select plans online through its wholly-owned subsidiary, PlanPrescriber.com (www.planprescriber.com) and through its Medicare website www.eHealthMedicare.com.

For more health insurance news and information, visit the eHealthInsurance consumer blog: [Get Smart - Get Covered](#).

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